

IN RE:

NILSA TORRES ARROYO

DEBTOR(S)

CASE NO. 13-06057-ESL

CHAPTER 13

TRUSTEE'S REPORT ON CONFIRMATION

1. A meeting of creditors pursuant to Section 341 was held on **August 28, 2013**. The meeting was (was not) duly attended by debtor(s) and their attorney.
2. The liquidation value of the estate is: To be determine
3. With respect to the attached payment plan:

PLAN DATE: July 27, 2013

PLAN BASE: \$13,620.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 9/5/2013☐

FAVORABLE

☒

UNFAVORABLE

1. [X] FEASIBILITY 11 USC § 1325(a)(6):**Debtors have failed commence payments.****2. [] INSUFFICIENTLY FUNDED § 1325(b):****3. [X] UNFAIR DISCRIMINATION § 1322(b):****Provide evidence that Auto Cash has a security interest (document submitted to trustee is not sufficient).****4. [X] FAILS LIQUIDATION VALUE TEST § 1325(a)(4):****The liquidation value cannot be determined in this time until Trustee's objection to debtor's claim of exemptions filed on 8/26/13 at docket 9 is resolved.****5. [] FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):****6. [X] DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):****Coop A/C Vega Alta POC 02 (surrender of shares).****7. [] OTHER:**

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

Atty Fee:\$3,000.00 /\$3,000.00/\$0.00

Atty: JUAN O CALDERON

/s/ Pedro R Medina

Pedro R Medina

USDC #226614

ALEJANDRO OLIVERAS RIVERA

Chapter 13 Trustee

PO Box 9024062, Old San Juan Station

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CMC - JP